FAFSA stands for Free Application for Federal Student Aid. Apply at www.fafsa.ed.gov. Foster youth can be eligible for Pell grants and do not have to report parent’s income if they indicate they were a “ward of the court”. The Pell grant requires documentation to verify foster care status to the college. Former foster youth with legal guardians and youth adopted after age 13 are also eligible.

Geist Foundation Scholarships are for youth who age out of foster care in Hawaii. Awards are about $1,000 per semester. Students may re-apply each year. Requires a personal statement, a letter from the DHS social worker, and most recent transcript. Apply online www.hawaiicommunityfoundation.org (See additional local scholarships on the site) Applicants who apply by January 29th, will be notified if they have documents missing.

DHS Higher Ed and Imua Kakou are programs for former foster youth who attend college (or Imua Kakou participants can qualify by working or volunteering). Participants get a monthly check for $676 to help pay for living expenses. Students must submit grades and proof of paid registration for each semester. Payments continue over the summer if a student shows proof of 60 hours of employment, summer courses or volunteer work each month. Participation in Independent Living Program Services is required. Students can collect higher ed for up to 60 months or until their 27th birthday if they make adequate progress toward a degree or certificate. Imua Kakou payments are available from age 18-21. Applications are online at https://shakatown.com

ETV (Education and Training Voucher) is another source of DHS funds. The applications are online at shakatown.com. ETV funds assist students with the “cost of attendance” for college. Funds can be used for books, supplies, computers, tools, bus passes, uniforms, childcare, etc. The grants are usually $2,000, but depend on the student’s budget and costs. Budget must include award amounts from FAFSA and scholarships and demonstrate a financial need. Youth may apply each year until age 23 if they maintain a GPA of 2.0 or above. Foster youth who were adopted or had a legal guardianship with kin after their 16th birthday are also eligible.

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Amount per school year</th>
<th>Deadlines to Apply</th>
</tr>
</thead>
<tbody>
<tr>
<td>FAFSA</td>
<td>Up to $5,775 (full Pell Grant)</td>
<td>Before April 1st for priority</td>
</tr>
<tr>
<td>Geist Scholarship</td>
<td>$2,000 or more</td>
<td>By February 18th for Fall Or Sept 30th for Spring</td>
</tr>
<tr>
<td>DHS higher ed or Imua Kakou</td>
<td>$676 per month = $8,112 a year</td>
<td>Call your DHS worker or ILP Case Manager</td>
</tr>
<tr>
<td>ETV</td>
<td>$2,000 to $5,000</td>
<td>By August 15 for Fall</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>Around $17,887 per year !!!!</td>
<td></td>
</tr>
</tbody>
</table>

How much is tuition? Full time students take 12 credit hours (usually 4 classes)
Full time students at UH Manoa pay $5,172 per semester or $10,344 per year
Full time at a UH Community College is $1,440 per semester or $2,880 per year
**COMPARE:** Full time minimum wage job pays $17,680 per year before taxes
If you choose school, go to class! You need to maintain a GPA of 2.0 or above
GOT QUESTIONS ABOUT FINANCIAL AID?

Do I have to pay it back? Scholarships and grants are designed to pay tuition and fees so college students can complete a degree without having to pay back any debt. However, it is the student’s responsibility to attend classes and get passing grades. Students who accept federal aid and then drop classes or fail to attend may be asked to pay the financial aid back. If you want to drop out or stop attending classes, be prepared to give the money back. If you attend the classes and pass, you can earn a degree for free. Returning students must re-apply for financial aid and scholarships each year and must maintain a 2.0 GPA to be eligible for continued funding. Students who owe money to the college may find it difficult to re-enroll at a later date.

What if I am struggling to pass a class? Get help as early as possible. Campuses offer free tutoring. Students with learning disabilities can get accommodations including help with note taking or extra time to take tests. Don’t spend your entire Pell Grant right away, that way, if you must drop a class after a few weeks, you can return the funding and will not owe the school money or hurt your GPA.

What about student loans? If your tuition costs more than the Pell Grant and scholarships can cover, then you may consider applying for student loans. Some are subsidized by the government while others are not. Any student loan will have to be re-paid after you leave school. Students should consider the starting salary of their chosen career before borrowing to pay for a degree. Look it up at www.careerinonet.org

Helpful Web Sites for College Planning

- Visit www.hawaii.edu for links to 10 campuses in the University of Hawaii System: Explore degree programs, learn about admissions and applications.
- Hawaii students considering mainland colleges can visit http://wue.wiche.edu for a list of universities in the Western Undergraduate Exchange. WUE schools allow Hawaii residents to attend without paying high out of state tuition rates.
- Native Hawaiian Education Association links to scholarships for Hawaiian students http://nhea.net/scholarship-informatio/